

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:
CHADWICK S. DARNELL /) Case No. 23-20387-CMB
LINDSEY L. DARNELL,)
) Chapter 13

Debtor(s).)
_____ X

ORDER OF COURT
(Check Boxes That Apply)

Confirming Plan on Final Basis Chapter 13 Plan dated:

Authorizing Distributions Under Plan Amended Chapter 13 dated:
On Interim Basis Solely as Adequate 6/28/24
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$6,545 effective 7/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$7,426, beginning 2/25. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up

for and commence payments under the Trustee's TFS online payment program.

- B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- H. The secured claims of the following creditors shall govern as to claim amount,

to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

-
- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- Capital One Auto Finance CL. #24, at contract 10.3% interest
- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- K. Additional Terms and Conditions:
- The post-petition fee notice filed by Aurora Financial Group Inc. CL. #35-2 in the amount of \$840 shall be paid through the plan, following the one-year objection period if no objection is filed and sustained.
 - The unsecured creditor POT is revised to \$22,243.00.
 - If household average monthly income will increase by 10% or more over the amount indicated in the most recently filed Schedule I, because of new employment, increased wages or salaries, bonuses or other one time or periodic payments (prorated over a twelve month period), additional sources of income (whether taxable or not), or for any other reason; OR if scheduled disposable income increases as a result of the maturity or retirement or termination of any obligation set forth in the last filed Schedule I or J (including retirement loans or support obligations), Debtor(s) shall file, within 30 days of such change, an amended Sch I (and/or amended Sch J as applicable) to reflect such change. Question(s) about whether UNS Creditor POT should be adjusted for any such change is reserved and is retroactive to the date of the change as would have been indicated as disposable income of properly filed amendments.
 - *Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payment she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*

- *This confirmation order renders the 4/17/2025 at 02:30 PM conciliation moot and the conciliation is therefore cancelled.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim

provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

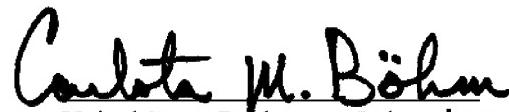
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 24, 2025


United States Bankruptcy Judge **dmr**

cc: All Parties in Interest to be served by Clerk

FILED
1/24/25 12:17 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Chadwick S. Darnell
Lindsey L. Darnell
Debtors

Case No. 23-20387-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 24, 2025

User: auto
Form ID: pdf900

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Total Noticed: 116

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Chadwick S. Darnell, Lindsey L. Darnell, 605 November Drive, Pittsburgh, PA 15239-1175
15573907	Cap1/WMT, PO Box 32193, Salt Lake City, UT 84131
15573937	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15573940	Dollar Bank, Three Gateway Center, Collections Department, Pittsburgh, PA 15222
15573941	+ Dollar Bank, 300 West Tuscarawas Street, Canton, OH 44702-1911
15573958	PA Department of Revenue, Bureau of Individual Taxes, Po Box 28121, Harrisburg, PA 17128-1210

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 24 2025 23:57:54	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jan 24 2025 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2025 23:58:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15573895	+ Email/Text: bncnotifications@pheaa.org	Jan 24 2025 23:52:00	AES/NCT, PO Box 61047, Harrisburg, PA 17106-1047
15573896	+ Email/Text: bncnotifications@pheaa.org	Jan 24 2025 23:52:00	AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
15573901	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 23:58:52	AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
15573897	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 24 2025 23:57:48	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15585521	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 25 2025 00:18:22	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15573898	+ Email/Text: ally@ebn.phinsolutions.com	Jan 24 2025 23:52:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15573899	+ Email/Text: ally@ebn.phinsolutions.com	Jan 24 2025 23:52:00	Ally Financial, Inc. Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15583609	Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 23:57:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15573902	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 23:57:49	Amex, Correspondence/Bankruptcy, Po Box

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15573900	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 23:57:54	981540, El Paso, TX 79998-1540
15573903	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Jan 24 2025 23:52:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15573906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:58:52	Apple Card/GSBank USA, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15573912	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 24 2025 23:52:00	Best Buy/CBNA, 50 Northwest Point Rd., Elk Grove Village, IL 60007-1032
15579626	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2025 23:58:49	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499
15573928	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2025 23:57:53	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15573908	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2025 00:18:57	CWS/CW/NEXUS, 101 Crossways Park Dr. W, Woodbury, NY 11797-2020
15573910	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2025 00:18:22	Cap1/WSI, PO Box 31293, Salt Lake City, UT 84131-0293
15573909	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2025 23:57:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15573911	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 25 2025 00:18:57	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
15588173	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 25 2025 00:19:15	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15579046	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2025 00:18:21	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15573916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:49	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15573917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:58:52	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15582202	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2025 23:52:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15594304	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:49	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15573918	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:49	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15573919	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:49	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15573920	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2025 23:52:00	Comenity Bank/Bonton, PO Box 182789, Columbus, OH 43218-2789
15573922	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2025 23:52:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15573921	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2025 23:52:00	Comenity Bank/Pier 1, Po Box 182789, Columbus, OH 43218-2789
15573923	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2025 23:52:00	Comenity Capital/Carter, PO Box 182120, Columbus, OH 43218-2120
15573924	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2025 23:52:00	Commenity Bank/AnnTyler, PO Box 182789, Columbus, OH 43218-2789
15573927	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 24 2025 23:57:49	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15573925	+ Email/PDF: creditonebknotifications@resurgent.com		

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15573956	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:52	Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
15573930	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 24 2025 23:57:54	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15586358	+ Email/Text: mrdiscen@discover.com	Jan 24 2025 23:52:00	Department of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1911
15573935	+ Email/Text: mrdiscen@discover.com	Jan 24 2025 23:52:00	Discover Bank/Discover Products Inc., P.O. Box 3025, New Albany OH 43054-3025
15573936	+ Email/Text: mrdiscen@discover.com	Jan 24 2025 23:52:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15573938	+ Email/Text: Bankruptcy@dollarbank.com	Jan 24 2025 23:52:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15573939	^ MEBN	Jan 24 2025 23:50:23	Dollar Bank, 2700 Liberty Ave, Pittsburgh, PA 15222-4700
15607486	Email/Text: ECMCBKNotices@ecmc.org	Jan 24 2025 23:52:00	Dollar Bank, Attn: Bankruptcy, 401 Liberty Ave, Pittsburgh, PA 15222-1000
15573942	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 24 2025 23:52:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
15573943	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 25 2025 00:18:57	Feb Destiny/ GF, 15220 NW Greenbrier pkwy, Beaverton, OR 97006-5744
15573946	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 25 2025 00:18:22	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15573944	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 25 2025 00:18:21	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15573947	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jan 24 2025 23:52:00	First Premier Bank, 601 S Minnesota Ave., Sioux Falls, SD 57104-4868
15573948	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jan 24 2025 23:52:00	Goldman Sachs Bank USA/Apple, Lockbox 6112, Philadelphia, PA 19170-0001
15573949	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 24 2025 23:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15573915	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 25 2025 00:19:15	Internal Revenue Service***, PO Box 7346, Philadelphia, PA 19101-7346
15573914	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2025 23:57:53	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15573950	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2025 23:58:52	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15573951	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2025 23:57:54	JPMCB, PO Box 15298, Wilmington, DE 19850
15582734	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 24 2025 23:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15573952	Email/Text: customerservice.us@klarna.com	Jan 24 2025 23:52:00	Klarna Inc, PO Box 206487, Attn: Klarna Credit, Dallas, TX 75320-6487
15573953	Email/Text: customerservice.us@klarna.com	Jan 24 2025 23:52:00	Klarna Inc., PO Box 8116, Columbus, OH 43201
15573954	Email/Text: PBNCNotifications@perituservices.com	Jan 24 2025 23:52:00	Kohls/Capone, N56 Ridgewood Dr., Menomonee Falls, WI 53051
15589418	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2025 23:57:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15573955	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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15822478	+ Email/Text: bankruptcy@midwestloanservices.com	Jan 24 2025 23:58:49	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15580763	+ Email/Text: bncnotifications@pheaa.org	Jan 24 2025 23:52:00	Midwest Loan Services, P.O. Box 209, Hancock, MI 49930-0209
15573905	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 23:52:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15573959	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 23:52:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15594290	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 23:52:00	PNC Bank, PO Box 94982, Cleveland, OH 44101
15594707	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2025 23:57:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15574572	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2025 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15594544	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 24 2025 23:52:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15595175	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2025 23:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15582644	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2025 23:52:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15595176	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2025 23:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15573961	+ Email/Text: bankruptcy@roundpointmortgage.com	Jan 24 2025 23:52:00	RoundPoint Mortgage Servicing Corp., 446 Wrenplace Road, Fort Mill, SC 29715-0200
15573962	^ MEBN	Jan 24 2025 23:50:01	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15573964	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:18:19	Syncb/venmo, Attn: Bankruptcy, P.O. Box 965015, Orlando, FL 32896-5015
15573963	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:57:53	Syncb/venmo, Po Box 965015, Orlando, FL 32896-5015
15597700	Email/PDF: acg.acg.ebn@aisinfo.com	Jan 25 2025 00:19:17	Synchrony Bank, by AIS InfoSource LP as agent, Dept. 888, PO Box 4457, Houston, TX 77210-4457
15574400	^ MEBN	Jan 24 2025 23:50:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
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15573966	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:57:53	Synchrony Bank/ Care Credit, 950 Forrer Blvd, Dayton, OH 45420-1469
15573969	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:58:51	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15573967	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:57:54	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15573970	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:19:17	Synchrony Bank/Gap DC, PO Box 965005,

District/off: 0315-2

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15573971	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:58:51	Orlando, FL 32896-5005
15573974	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:57:54	Synchrony Bank/Levin, 950 Forrer Blvd, Dayton, OH 45420-1469
15573972	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:18:57	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15573976	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:58:51	Synchrony Bank/PPC, PO Box 530975, Orlando, FL 32896-0001
15573977	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:58:51	Synchrony Bank/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15573978	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:57:54	Synchrony Bank/Score Rewards, PO Box 965005, Orlando, FL 32896-5005
15573979	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2025 23:58:52	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
15581048	+ Email/Text: bncmail@w-legal.com	Jan 24 2025 23:52:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15573983	+ Email/Text: bncmail@w-legal.com	Jan 24 2025 23:52:00	TD Bank USA/Targetcredit, PO Box 673, Minneapolis, MN 55440-0673
15573984	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2025 23:57:49	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15573980	+ Email/Text: bncmail@w-legal.com	Jan 24 2025 23:52:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15573981	+ Email/Text: bncmail@w-legal.com	Jan 24 2025 23:52:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15573982	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 24 2025 23:52:00	Tbom/ATLS/ASPIRE, 5 Concourse Pkwy, Ste 400, Atlanta, GA 30328-9114
15580298	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 24 2025 23:52:00	U.S. Department of Education c/o Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
15581087	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 24 2025 23:52:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15573988	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 24 2025 23:52:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15573985	+ Email/Text: LCI@upstart.com	Jan 24 2025 23:52:00	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15573987	+ Email/Text: LCI@upstart.com	Jan 24 2025 23:52:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15575705	^ MEBN	Jan 24 2025 23:50:07	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15593221	Email/PDF: ebn_ais@aisinfo.com	Jan 25 2025 00:18:22	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15573989	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 25 2025 00:18:19	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15573990	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 25 2025 00:18:26	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Fl, Des Moines, IA 50328-0001
15586046	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 24 2025 23:57:49	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15573991	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 25 2025 00:19:17	Wells Fargo Card Service, PO Box 14517, Des

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Moines, IA 50306-3517

TOTAL: 110

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Aurora Financial Group, Inc.
15573913		Ccholdings
cr	*+	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15586357	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15573904	*+	Apple Card/GSBank USA, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15573929	*+	CWS/CW/NEXUS, 101 Crossways Park Dr. W, Woodbury, NY 11797-2020
15573931	*+	Department of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1911
15573932	*+	Department of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1911
15573933	*+	Department of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1911
15573934	*+	Department of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1911
15573945	*+	First Premier Bank, 601 S Minnesota Ave., Sioux Falls, SD 57104-4868
15582735	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15573960	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 94982, Cleveland, OH 44101
15594768	*P++	ROUNDPPOINT MORTGAGE SERVICING CORPORATION, 446 WRENPLACE ROAD, FORT MILL SC 29715-0200, address filed with court:, RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15573968	*+	Synchrony Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15573975	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15573973	*+	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15573986	*+	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15586442	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2025 at the address(es) listed below:

Name	Email Address
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Christopher A. DeNardo	on behalf of Creditor Aurora Financial Group Inc. logsecf@logs.com
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Denise Carlon	on behalf of Creditor Aurora Financial Group Inc. dcarlon@kmllawgroup.com
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Kenneth Steidl	
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on behalf of Joint Debtor Lindsey L. Darnell julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Chadwick S. Darnell julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 7